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Dated: September 5, 2008  
Electronic Signature for Justin S. Cohen: /Justin S. Cohen/

Docket No.: 20070461  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
Kristin G. Lovejoy et al.

Application No.: 10/032,610

Confirmation No.: 6001

Filed: January 2, 2002

Art Unit: 3696

For: OBJECT-ORIENTED METHOD, SYSTEM  
AND MEDIUM FOR RISK MANAGEMENT  
BY CREATING INTER-DEPENDENCY  
BETWEEN OBJECTS, CRITERIA AND  
METRICS

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Examiner: O. O. Oyebisi

**EARLY RESPONSE TO FINAL OFFICE ACTION**

MS AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS**

This paper responds to the Final Office Action dated July 10, 2008, finally rejecting claims 1-31.

**The presently pending Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.